

## **Expected Resources**

## **AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)**

### **Introduction**

HOME and CDBG allocations provided by HUD to Asheville and the Consortium have decreased significantly in recent years. Program income provides a buffer to that loss of funds. Therefore, we project having approximately \$5 million in both CDBG and HOME funds as available resources during the five years of this Plan.

The City of Asheville and Buncombe County have each established a dedicated local fund for affordable housing production. Access to these funds has been critical in helping make local LIHTC projects competitive. Both local governments have made affordable housing a strategic priority. Asheville has also newly committed funds for affordable housing purposes as part of its Capital Improvement Program (CIP). These funds will be used flexibly to support activities such as repurposing city-owned land for affordable housing, land banking, and perhaps direct lending.

The Asheville Buncombe Consortium of Care (CoC) develops an annual application in support of local providers who conduct activities to end homelessness. This funding is critical to our goal of ending homelessness.

A board array of other resources are available. These other resources include LIHTC funding (allocated competitively each year by the North Carolina Housing Finance Agency); Emergency Solutions Grant funds, allocated annually by HUD to the State of NC and competitively allocated by the State to Consortiums of Care; SHOP grants, allocated by HUD to self-Help housing programs; and other discretionary resources, including fee-based activities, philanthropic funding, personal contributions, social enterprise resources, private financing resources and other public and private funding.

The City of Asheville and the Asheville Regional Housing Consortium are fortunate to have partner sub-recipients and developers who are able to bring this broad array of other resources to their CDBG and HOME-funded activities.

### **Anticipated Resources**

Program	Source	Uses of Funds	Expected Amount Available Year 1	Expected	Narrative Description
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	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Reminder of ConPlan \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	956,356	127,265	0	1,083,621	4,333,044	Priority to services and other activities that will directly support affordable housing and income creation for low-income households.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	914,499	73,758	100,000	1,088,257	3,953,028	Priority to affordable rental housing development and Tenant-Based Rental Assistance for households experiencing homelessness

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Continuum of Care	public - federal	Housing Public Services TBRA	804,400	0	0	804,400	3,217,600	Continuum of Care funding via the Asheville Buncombe CoC
Housing Trust Fund	public - local	Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	0	0	0	0	2,500,000	Priority to rental housing development affordable to households earning 60% or less AMI
LIHTC	public - federal	Acquisition Housing Multifamily rental new construction	10,471,268	0	0	10,471,268	30,000,000	LIHTC 9% Tax Credit funding competitively available annually through the North Carolina Housing Finance Agency

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Acquisition Admin and Planning Economic Development Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Public Improvements Public Services TBRA	6,672,463	0	0	6,672,463	26,689,852	Private funds raised by sub-recipients to support CDBG and HOME funded activities.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Acquisition Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	3,282,971	0	0	3,282,971	13,131,884	Private sector financing made available for funded projects.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Admin and Planning Economic Development Homebuyer assistance Homeowner rehab New construction for ownership Public Services	618,721	0	0	618,721	2,474,884	Grants from United Way to funded organizations for funded activities.
Other	private	Economic Development Homeowner rehab Housing New construction for ownership Public Services	554,733	0	0	554,733	2,218,932	Philanthropic grants from charitable foundations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Economic Development New construction for ownership Public Services	477,675	0	0	477,675	1,910,700	Fees charged for program services, including fees paid by partners and clients.
Other	private	Housing Multifamily rental new construction	582,849	0	0	582,849	2,000,000	Deferred developer fees on LIHTC Projects
Other	private	New construction for ownership Public Services	297,300	0	0	297,300	1,189,200	Volunteer and other non-cash private contributions
Other	public - federal	Acquisition Housing Multifamily rental new construction Multifamily rental rehab	927,583	0	0	927,583	3,710,332	Low Income Housing Tax Credits are distributed competitively by the North Carolina Housing Finance Agency (NCHFA) for qualifying low income housing developments.
Other	public - federal	Economic Development Public Services	125,000	0	0	125,000	300,000	Workforce Development Board funding.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Housing New construction for ownership	120,000	0	0	120,000	480,000	SHOP Grants for self-help housing.
Other	public - federal	Housing Public Services	18,000	0	0	18,000	72,000	HUD Housing Counseling grant.
Other	public - federal	Public Services	125,620	0	0	125,620	502,480	Other non-categorized federal grants
Other	public - state	Economic Development Homebuyer assistance Homeowner rehab Housing Public Improvements Public Services	1,676,000	0	0	1,676,000	6,704,000	Variety of non-federal funding programs from the State of North Carolina
Other	public - state	Housing Public Services TBRA	156,920	0	0	156,920	627,680	Federal funds managed by the State of North Carolina

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Admin and Planning Economic Development Public Improvements Public Services	439,397	0	0	439,397	1,757,588	Other Consortium-member County funding not otherwise specified.
Other	public - local	Economic Development Public Services	15,000	0	0	15,000	60,000	Housing Authority of the City of Asheville support.
Other	public - local	Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	394,200	0	0	394,200	1,360,000	Buncombe County provides general funds each year, and income earned from prior year loans, as loans for affordable housing developments.

Table 1 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The local funds available for affordable housing are not sufficient in themselves to achieve full financing for developments that help meet the region's housing needs and supply gap. Neither are federal funds. Therefore, these funding sources have a linked relationship and are commonly allocated together for projects that meet the area's needs. The most common additional resource sought through this linkage is federal Low Income Housing Tax Credit funding, which has been used extensively to produce new affordable rental housing in the Consortium.

The Consortium has developed a large Match reserve. This Match reserve is available for all projects in the Consortium, which does not therefore require matching funds for individual projects. Regardless, Buncombe County provides match funds for each HOME project in the Count, and practically speaking most projects also are supported by funds that form a qualifying match.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City of Asheville is exploring the use of its current Parks Maintenance facility for repurposing for affordable housing. City of Asheville staff are currently assessing the suitability of this site for affordable housing development. The City of Asheville is considering making other City-owned land available in the future for affordable housing.

**Discussion**

While difficult to project resources five years into the future, it is clear that the Asheville Regional Housing Consortium, City of Asheville, and the agencies and stakeholders from this region significantly leverage CDBG and HOME funds for the benefit of low income households and their communities.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	New Construction of Affordable Rental Housing	2015	2019	Affordable Housing	Buncombe County Henderson County	New Rental Housing for HH at 60% AMI or Less	HOME: \$671,326 LIHTC: \$10,471,268 Buncombe County Housing Services Fund: \$200,000 Deferred Developer Fee: \$582,849 In-Kind: \$125,000 Private Contributions: \$2,384,315 Private Lending: \$1,910,971 State of North Carolina: \$605,000	Rental units constructed: 126 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	New Construction for homeownership	2015	2019	Affordable Housing	Buncombe County Henderson County	Promote homeownership for low-income households Services that support affordable housing & jobs	HOME: \$256,528 NCHFA: \$340,000 Private Contributions: \$625,000 Private Lending: \$460,000 Program Fees: \$60,000 SHOP: \$120,000	Homeowner Housing Added: 31 Household Housing Unit
3	Housing rehabilitation	2015	2019	Affordable Housing	East of the Riverway City of Asheville	Preserve existing housing Special Needs Housing	CDBG: \$150,000 Buncombe County Housing Services Fund: \$65,000 NCHFA: \$155,583 Private Contributions: \$50,000 United Way: \$80,000	Homeowner Housing Rehabilitated: 16 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Rent Assistance for Homeless Households	2015	2019	Affordable Housing Homeless	City of Asheville Buncombe County Henderson County	End homelessness Housing services for persons with disabilities Services that support affordable housing & jobs	HOME: \$189,000 Continuum of Care: \$402,200 County: \$70,000 ESG: \$102,320 Foundations: \$3,500 In-KInd: \$7,300 Private Contributions: \$162,903 State of North Carolina: \$375,000 United Way: \$153,000	Tenant-based rental assistance / Rapid Rehousing: 66 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Services directly supporting affordable housing	2015	2019	Affordable Housing	City of Asheville	Coordinate housing development with transportation New Rental Housing for HH at 60% AMI or Less Promote homeownership for low-income households Services that support affordable housing & jobs	CDBG: \$202,271 Buncombe County HOME match: \$99,200 Buncombe County Housing Services Fund: \$30,000 County: \$9,397 Foundations: \$15,000 In-KInd: \$125,000 NCHFA: \$432,000 Private Contributions: \$3,221,867 Private Lending: \$912,000 Program Fees: \$66,690 United Way: \$53,993	Public service activities for Low/Moderate Income Housing Benefit: 699 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Job Training and Placement by CBDO	2015	2019	Non-Housing Community Development	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City of Asheville	Create sustainable jobs for low-income persons Job training and placement Support services necessary for employment	CDBG: \$170,920 County: \$25,000 Foundations: \$150,263 Housing Authority: \$15,000 In-Kind: \$40,000 Private Contributions: \$5,000 Program Fees: \$310,000 United Way: \$68,000 WIA: \$125,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
7	Micro-Enterprise Assistance	2015	2019	Non-Housing Community Development	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City of Asheville	Start-up and growth of small and micro-businesses	CDBG: \$115,920 County: \$50,000 Private Contributions: \$5,500 Program Fees: \$30,750	Businesses assisted: 125 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Homeless Services	2015	2019	Homeless Non-Homeless Special Needs	City of Asheville Buncombe County Henderson County	End homelessness Services that support affordable housing & jobs	CDBG: \$204,790 Continuum of Care: \$402,200 City of Asheville: \$40,000 County: \$232,000 ESG: \$54,600 Foundations: \$285,455 HUD Housing Counseling: \$18,000 Other Federal Grants: \$125,620 Private Contributions: \$188,629 State of North Carolina: \$676,000 United Way: \$226,610	Public service activities for Low/Moderate Income Housing Benefit: 997 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Services for housing for disabled persons	2015	2019	Affordable Housing	City of Asheville	Housing services for persons with disabilities Services that support affordable housing & jobs Special Needs Housing	CDBG: \$15,000 Foundations: \$3,500 Private Contributions: \$11,250	Public service activities for Low/Moderate Income Housing Benefit: 18 Households Assisted
10	Youth Services	2015	2019	Non-Housing Community Development	East of the Riverway City of Asheville	Youth services	CDBG: \$19,800 City of Asheville: \$13,000 Foundations: \$97,015 Private Contributions: \$18,000 Program Fees: \$10,235 State of North Carolina: \$20,000 United Way: \$37,118	Public service activities other than Low/Moderate Income Housing Benefit: 102 Persons Assisted

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**Table 2 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	New Construction of Affordable Rental Housing
	<b>Goal Description</b>	<p>Funded rental projects:</p> <ul style="list-style-type: none"> <li>• Housing Assistance Corporation "Oklawaha Village," 66 units</li> <li>• Mountain Housing Opportunities, "East Haven Apartments" 60 units</li> </ul>
<b>2</b>	<b>Goal Name</b>	New Construction for homeownership
	<b>Goal Description</b>	<p>Projects:</p> <ul style="list-style-type: none"> <li>• Asheville Area Habitat for Humanity Arden Development</li> <li>• Henderson County Habitat for Humanity Shuey Knolls Development</li> </ul>
<b>3</b>	<b>Goal Name</b>	Housing rehabilitation
	<b>Goal Description</b>	Using CDBG funds, provide special needs households with emergency repairs addressing issues of life safety and health, enabling them to remain in their homes.
<b>4</b>	<b>Goal Name</b>	Rent Assistance for Homeless Households
	<b>Goal Description</b>	Provide tenant-based rental assistance to rapidly house persons experiencing homelessness and to assist chronically homeless persons achieve housing stability.
<b>5</b>	<b>Goal Name</b>	Services directly supporting affordable housing
	<b>Goal Description</b>	Housing services supporting existing and eligible HOME-funded activities; and other services that support households in obtaining new housing or preserving their existing housing.

6	<b>Goal Name</b>	Job Training and Placement by CBDO
	<b>Goal Description</b>	Provide job training and placement services in fields promising sustainable employment.
7	<b>Goal Name</b>	Micro-Enterprise Assistance
	<b>Goal Description</b>	Provide training to assist micro-business entrepreneurs create or expand their businesses.
8	<b>Goal Name</b>	Homeless Services
	<b>Goal Description</b>	Provide coordinated assessment services to the Continuum of Care. Provide legal services to prevent homelessness.
9	<b>Goal Name</b>	Services for housing for disabled persons
	<b>Goal Description</b>	Assist persons with mental and developmental disabilities secure and retain permanent housing.
10	<b>Goal Name</b>	Youth Services
	<b>Goal Description</b>	Provide after school services to low-income at-risk children and youth.
11	<b>Goal Name</b>	Grant Administration
	<b>Goal Description</b>	HOME Administration inclusive of \$25,000 for Project Delivery.

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The following section lists in detail the HOME and CDBG funded activities planned for the 2015-2016 fiscal year. Funding allocations for HOME funds are heard and recommended by the Asheville Regional Housing Consortium at a public meeting. Allocations for the use of CDBG funds are recommended by the Housing and Community Development (HCD) Committee at a public meeting. The funding recommendations are presented to the Asheville City Council, which holds a public hearing on the Annual Action Plan, and determines project funding. To be funded, a program must meet at least one of the priorities established in the Consolidated Plan and must use funds for HUD-approved eligible activities.

#	Project Name
1	Asheville Area Habitat for Humanity - Arden Development
2	Asheville Area Habitat for Humanity - Homeowner Education
3	Asheville Area Habitat for Humanity - Lending Services
4	Asheville City School Foundation - After School Program
5	The ARC of Buncombe County - Housing Case Management
6	Eagle Market Street Development Corporation - Empowering Residents
7	Green Opportunities - Job Training & Placement
8	Helpmate - Domestic Violence Services
9	Homeward Bound - Pathways to Permanent Housing
10	Homeward Bound - AHOPE Day Center
11	Mountain BizWorks - Business Coaching for Entrepreneurs
12	Mountain Housing Opportunities - Tier I Emergency Home Repair
13	Mountain Housing Opportunities - Tier II Emergency Home Repair
14	Mountain Housing Opportunities - Housing Services
15	OnTrack - Financial Counseling
16	Partners Unlimited - Academic Enhancement
17	Pisgah Legal Services - Homelessness Prevention
18	The Support Center - Women's Business Center WNC
19	Asheville Buncombe Community Relations Council - Fair Housing
20	The ARC of Buncombe County - Asheville Tenant Based Rental Assistance
21	Housing Assistance Corporation - Oklawaha Village Apartments
22	Henderson County Habitat for Humanity - Dodd Meadows Phase II
23	Homeward Bound - Asheville Tenant Based Rental Assistance
24	Homeward Bound - Buncombe Homeless Prevention & Rapid Re-Housing
25	Homeward Bound - Henderson Homeless Prevention & Rapid Re-Housing
26	Douglas NC, LLC - East Haven Apartments
27	CDBG Program Administration

#	Project Name
28	HOME Program Administration
29	Project Delivery

**Table 3 – Project Information**

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

Allocation priorities include:

- Prioritize affordable housing production, including housing services;
- Prioritize ending homelessness;
- Prioritize services by CBDO's that will help end poverty through work readiness and job training.

Funding requests always greatly exceed funds available.

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	Asheville Area Habitat for Humanity - Arden Development
	<b>Target Area</b>	Buncombe County
	<b>Goals Supported</b>	New Construction for homeownership
	<b>Needs Addressed</b>	Promote homeownership for low-income households
	<b>Funding</b>	HOME: \$147,000 In-Kind: \$125,000 Private Contributions: \$2,384,315 State of North Carolina: \$605,000
	<b>Description</b>	AAHH will assist 20 households become homeowners by developing 20 new single family on currently undeveloped land in Arden, NC. The Green Built NC and SystemVision certified homes will be constructed for low income families at or below 70% AMI. HOME funds will be used at the infrastructure phase, and will include building a through street connecting Beale and Ducker Roads. Pre-development of the site will begin Fall 2015, construction of the 1st house will begin early 2017 and the development will be completed by the end of 2018.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Infrastructure development to include installing a new through street connecting Beale and Ducker Roads. Upon completion of the homes and underwriting, the HOME funds will be made available as homeowner assistance to each of the low-income households purchasing homes.
<b>2</b>	<b>Project Name</b>	Asheville Area Habitat for Humanity - Homeowner Education
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Services directly supporting affordable housing
	<b>Needs Addressed</b>	Promote homeownership for low-income households Services that support affordable housing & jobs

	<b>Funding</b>	CDBG: \$50,000 County: \$99,200 In-KInd: \$125,000 NCHFA: \$432,000 Private Contributions: \$2,651,800 Private Lending: \$912,000
	<b>Description</b>	This project provides in-depth homeowner and financial education for families below 60% of AMI who are not able to provide traditional down payments and who are currently living in substandard conditions, to prepare them to buy high-quality, energy-efficient new homes at an affordable price. 15 low-income individuals or families will benefit from this project, purchasing a home and beginning to make mortgage payments by June 30, 2016.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	AAHH will qualify and educate 15 low-income individuals or families for a homeownership program. 200 hours of sweat equity (volunteer hours) from each adult in a household who will live in the new home are required to qualify. Each individual or family will complete 50 hours of required coursework that includes courses in money management, home maintenance, predatory lending, and homebuyer education.
<b>3</b>	<b>Project Name</b>	Asheville Area Habitat for Humanity - Lending Services
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Services directly supporting affordable housing
	<b>Needs Addressed</b>	Promote homeownership for low-income households
	<b>Funding</b>	CDBG: \$40,000 County: \$30,000 Private Contributions: \$294,216

	<b>Description</b>	Asheville Area Habitat for Humanity will provide lending services, including credit assistance and access to 0% interest mortgages, to qualified families making 70% or less of AMI so they can purchase new Green Built NC affordable housing. Habitat is constructing 14 HOME assisted homes, and will assist 14 households to become homeowners of new energy-efficient, affordable new homes
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Provide services in support of households seeking and qualifying for low interest loans for HOME assisted projects.
4	<b>Project Name</b>	Asheville City School Foundation - After School Program
	<b>Target Area</b>	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City of Asheville
	<b>Goals Supported</b>	Youth Services
	<b>Needs Addressed</b>	Youth services
	<b>Funding</b>	CDBG: \$14,850 City of Asheville: \$13,000 Foundations: \$97,015 Private Contributions: \$10,500 Program Fees: \$10,235 United Way: \$37,118
	<b>Description</b>	In Real Life (IRL) is an after-school program that serves low-income students at Asheville Middle School. The purpose of IRL is to increase success in school and life for middle school youth. IRL provides targeted academic supports to low-income youth to improve learning and close the achievement gap. IRL coordinates 30+ service-providers and teachers so that low-income students can get academic help, participate in community service, sports, and arts activities. IRL removes barriers for children in poverty by providing transportation, snacks, and effective outreach.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Students access high-quality after-school programming that provides educational and social-emotional benefits through small group activities. Students have bus transportation home from programming and ample information and support in registration. Students can choose from more than 25 different program offerings each session.
5	<b>Project Name</b>	The ARC of Buncombe County - Housing Case Management
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Services directly supporting affordable housing Services for housing for disabled persons
	<b>Needs Addressed</b>	Special Needs Housing Housing services for persons with disabilities
	<b>Funding</b>	CDBG: \$15,000 HOME: \$19,000 Foundations: \$3,500 In-Kind: \$7,300 Private Contributions: \$11,250
	<b>Description</b>	The Arc of Buncombe County will provide Housing Case Management Program (HCMP) under their Augmented Case Management Program, in support of clients to be assisted with HOME TBRA funding. The program provides the housing location and stabilization component for the continuum of services that empower individuals with intellectual and developmental disabilities to live independently. The Arc serves low to moderate-income children and adults who have been diagnosed with intellectual or developmental disabilities and their families. Households must either be homeless or imminently at-risk of homelessness. Participants will be at or below 50% AMI.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	Each client will be screened, assessed and referred to proper service providers. For those who fit the HCMP criteria, there will be an intake process to develop an action plan that will help ensure housing stabilization. This plan will be signed by the client and will serve as the framework for the client and case manager during the following year. The client will receive support in finding and securing an affordable (based on Fair Market Rent) and safe home (based on HQS inspection). This project will use the funding from CDBG's housing services program to support the salary and travel components of the Housing Case Management Program. This funding will cover 45% of the Advocacy/Community Outreach Specialist's time (13.5 hours per week) and proportional benefits. This grant application is being done in coordination with a HOME grant application, which will provide direct assistance with housing costs.
6	<b>Project Name</b>	Eagle Market Street Development Corporation - Empowering Residents
	<b>Target Area</b>	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City of Asheville
	<b>Goals Supported</b>	Job Training and Placement by CBDO
	<b>Needs Addressed</b>	Job training and placement
	<b>Funding</b>	CDBG: \$45,920 Foundations: \$68,000 In-Kind: \$40,000
	<b>Description</b>	This project is designed to move residents from public housing into home ownership and living wage employment or microenterprises. Utilizing wealth creation strategies, participants will undergo training in workforce development and entrepreneurship to break the cycle of relying on public assistance and to empower low-wealth communities to obtain upward employment mobility or microenterprise creation. 10 low-income citizens will complete wealth creation, workforce development and entrepreneurial training; 5 of these at <30% Area Median Income, 5 at 31-50% Area Median Income. 10 low-income citizens will enhance their employment status and/or start a microenterprise, 5 of these at <30% Area Median Income, 5 at 31-50% Area Median Income.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	<p>Participants will receive counseling and mentoring services in the areas of understanding the economy, financial lending, personal and business budget preparation, basic accounting practices, alternative sources of funding, life planning, business planning, workforce preparedness, wealth creation, and home ownership. In addition to basic workshops, a curriculum will be developed that includes:</p> <ul style="list-style-type: none"> <li>• Workforce Development Track</li> <li>• Resume Writing</li> <li>• Dressing for Success</li> <li>• Writing Skill Enhancement</li> <li>• Job Interview Techniques</li> <li>• Networking Opportunities with Local Employers</li> <li>• Human Relations and Communication Skills</li> <li>• Individual Development Accounts (IDAs)</li> </ul>
<b>7</b>	<b>Project Name</b>	Green Opportunities - Job Training & Placement
	<b>Target Area</b>	<p>ASHEVILLE'S WEST RIVERSIDE WEED AND SEED</p> <p>East of the Riverway</p> <p>City of Asheville</p>
	<b>Goals Supported</b>	Job Training and Placement by CBDO
	<b>Needs Addressed</b>	<p>Job training and placement</p> <p>Services that support affordable housing &amp; jobs</p>
	<b>Funding</b>	<p>CDBG: \$125,000</p> <p>County: \$25,000</p> <p>Foundations: \$82,263</p> <p>Housing Authority: \$15,000</p> <p>In-KInd: \$30,000</p> <p>Private Contributions: \$5,000</p> <p>Program Fees: \$310,000</p> <p>United Way: \$68,000</p> <p>WIA: \$125,000</p>

	<b>Description</b>	GO directly supports increased employment opportunities and other non-housing community development by facilitating employment and entrepreneurship opportunities for low-income youth and adults, targeting those at <30% Area Median Income, with an explicit emphasis on underserved populations living in poverty and public housing developments. 65 individuals will improve job skills, life skills, self-sufficiency, overall work readiness and access to resources. 48 individuals will improve financial well-being through acquisition and retention of employment and/or increased academic achievement through enrollment in post-secondary education. Each outcome will be achieved by June 30, 2016.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	14-week training/placement services and work-based financial support through two social enterprises where clients apply their knowledge and earn income; short-term financial support for critical employment barriers, academic support for diploma/GED, and substance abuse counseling.
<b>8</b>	<b>Project Name</b>	Helpmate - Domestic Violence Services
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Homeless Services
	<b>Needs Addressed</b>	Special Needs Housing
	<b>Funding</b>	CDBG: \$15,840 County: \$32,000 ESG: \$22,000 Foundations: \$165,455 Other Federal Grants: \$155,620 Private Contributions: \$47,515 State of North Carolina: \$45,000 United Way: \$76,982

	<b>Description</b>	This project supports the Domestic Violence Crisis Stabilization Program's shelter and case management program. Shelter staff conduct emergency intake and coordinate post-crisis services to form an individualized case plan which include housing, legal remedies to Domestic Violence and mental health/substance abuse services.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	This project provides intensive services for victims of domestic violence: shelter, Mental Health/Substance Abuse treatment coordination, bilingual services, legal remedies to Domestic Violence, and shelter services. Some clients can safely remain in their homes with appropriate case management, reducing their risk of homelessness. For those who cannot, emergency shelter and supportive services are provided.
<b>9</b>	<b>Project Name</b>	Homeward Bound - Pathways to Permanent Housing
	<b>Target Area</b>	City of Asheville Buncombe County
	<b>Goals Supported</b>	Homeless Services
	<b>Needs Addressed</b>	End homelessness
	<b>Funding</b>	CDBG: \$85,000 Continuum of Care: \$402,200 City of Asheville: \$375,000 County: \$70,000 Private Contributions: \$46,669 United Way: \$45,000

	<b>Description</b>	Homeward Bound's Pathways to Permanent Housing (PPH) program supports the Asheville-Buncombe 10-Year Plan to End Homelessness. Based on the Housing First model, the program helps the most vulnerable hard-to-house, hard-to-keep housed individuals and families locate and procure permanent supportive housing, providing in-home, intensive case management services to assist them in maintaining their housing long term. The purpose of the PPH program is to end homelessness by assisting homeless households to find and procure safe, affordable, permanent housing, providing appropriate financial assistance matched to the household's needs and intensive case management services to help them maintain their homes long term.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Homeward Bound's PPH program helps program participants then locate and procure affordable rental housing based on each individual's needs. Once in housing, PPH case managers visit program participants regularly, working together on case management goals that address the issues that would hinder them from staying in housing. Plans address issues such as mental health, substance use, and chronic health conditions, domestic violence, budgeting, transportation, and income procurement. Those eligible for the program are homeless individuals and families assessed and referred through the community's Coordinated Assessment System and determined appropriate for permanent supportive housing due to a vulnerability assessment score of 10 to 20 for individuals and 12 to 25 for families are eligible for this program. The most vulnerable (those with the highest scores) are served first.
<b>10</b>	<b>Project Name</b>	Homeward Bound - AHOPE Day Center
	<b>Target Area</b>	City of Asheville Buncombe County
	<b>Goals Supported</b>	Homeless Services
	<b>Needs Addressed</b>	Special Needs Housing End homelessness

	<b>Funding</b>	CDBG: \$59,400 City of Asheville: \$65,000 County: \$130,000 ESG: \$32,600 Private Contributions: \$5,029
	<b>Description</b>	The AHOPE Coordinated Assessment program prioritizes and targets literally homeless individuals and families by utilizing an evidence-informed, standardized tool to assess the vulnerability of persons in terms of their age, homeless/housing history, use of health and emergency services, socialization and daily functions, and wellness to house those households with the highest acuity. The assessment tool produces a score helping the community's Coordinated Assessment workgroup determine the most appropriate housing intervention (general housing assistance, rapid re-housing, or permanent supportive housing) to move individuals and families into housing and end their homelessness.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	As the initial phase of the city's Coordinated Assessment System, AHOPE Coordinated Assessment Case Managers use the standardized vulnerability assessment tool (VI-SPDAT or Vulnerability Index Service Prioritization Decision Assistance Tool) to assess the acuity of individuals and families experiencing homelessness in terms of their age, homeless/housing history, use of health and emergency services, socialization and daily functions, and wellness. The tool produces a score reviewed in the community's bi-weekly Coordinated Assessment workgroup to help determine the most appropriate housing intervention to end each household's homelessness for good (general housing assistance, rapid re-housing, or permanent supportive housing). The community seeks to house the most vulnerable individuals first in the most appropriate housing intervention as funding allows: rapid re-housing or permanent supportive housing.
<b>11</b>	<b>Project Name</b>	Mountain BizWorks - Business Coaching for Entrepreneurs
	<b>Target Area</b>	City of Asheville

	<b>Goals Supported</b>	Micro-Enterprise Assistance
	<b>Needs Addressed</b>	Create sustainable jobs for low-income persons Start-up and growth of small and micro-businesses
	<b>Funding</b>	CDBG: \$70,000 Program Fees: \$30,750
	<b>Description</b>	MBW make loans to entrepreneurs who are unable to access traditional financing. For many low to moderate income African-Americans and Latino entrepreneurs, high quality business coaching and classes can better position them for a loan approval and better position their businesses for long-term success. This program will provide entrepreneurs with the skills they need to launch or expand businesses through business classes and coaching.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Business coaching and classes. MBW strong network of coaches and teachers help entrepreneurs develop their concepts, write business plans, explore funding options, secure capital and plan for long-term sustainability.
<b>12</b>	<b>Project Name</b>	Mountain Housing Opportunities - Tier I Emergency Home Repair
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Housing rehabilitation
	<b>Needs Addressed</b>	Special Needs Housing Preserve existing housing
	<b>Funding</b>	CDBG: \$75,000 Buncombe County Housing Services Fund: \$65,000 NCHFA: \$155,583 Private Contributions: \$50,000 United Way: \$80,000
	<b>Description</b>	The Emergency Repair Tier I program will assist in the repair of imminent threats to life, health and safety in twelve (12) homes owned and occupied by low income elderly, disabled, single parent or large families with three or more dependent children.

	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Occupied Homeowner Repair
<b>13</b>	<b>Project Name</b>	Mountain Housing Opportunities - Tier II Emergency Home Repair
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Housing rehabilitation
	<b>Needs Addressed</b>	Special Needs Housing Preserve existing housing
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	The Emergency Repair Tier II program will assist in the substantial repair of imminent threats to life, health and safety in four (4) homes owned and occupied by low income elderly, disabled, single parent or large families with three or more dependent children.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Occupied Homeowner Repair
<b>14</b>	<b>Project Name</b>	Mountain Housing Opportunities - Housing Services
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Services directly supporting affordable housing
	<b>Needs Addressed</b>	Services that support affordable housing & jobs
	<b>Funding</b>	CDBG: \$90,000 Private Contributions: \$150,000

	<b>Description</b>	MHO Housing Services program will support the salaries and related costs of MHO staff members who: (1) Develop HOME-assisted affordable rental and homeownership units for low income residents of Asheville; and (2) provide direct homebuyer assistance in the form of second mortgages to low income clients purchasing HOME-assisted units.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Rental housing development and homebuyer assistance
15	<b>Project Name</b>	OnTrack - Financial Counseling
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Services directly supporting affordable housing
	<b>Needs Addressed</b>	Services that support affordable housing & jobs
	<b>Funding</b>	CDBG: \$11,880 Foundations: \$15,000 Private Contributions: \$122,404 Program Fees: \$66,690 United Way: \$53,993
	<b>Description</b>	The purpose of the OnTrack Financial Capabilities program is to build the financial capability of clients with information, tools and support as they tackle two difficult financial issues: 1) balancing their household budget with housing costs among the highest in the state and wages well below the state average; 2) addressing credit issues that negatively impact their housing and borrowing options.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	OnTrack counselors help clients build credit and improve money management. Structure and relevant/timely information help clients work toward financial self-sufficiency, behavior change, and their financial goals. Credit improvement: We provide access to free credit reports/scores, a Credit Class, and individualized counseling to explain information on credit reports, ways to address credit issues, rights under Fair Credit Reporting and the dispute process. Counselors help clients develop Credit Action Plans with realistic steps for improving credit and clients commit to take at least one action within 60 days of counseling; counselors provide supportive accountability with follow-up check-in sessions. Budget Assistance: Counselors review income, living expenses and debt to help clients understand their unique situation. Together they create a meaningful "Money Action Plan" (MAP) with strategies and steps for reaching goals; counselors are available for ongoing support as needed.
16	<b>Project Name</b>	Partners Unlimited - Academic Enhancement
	<b>Target Area</b>	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City of Asheville
	<b>Goals Supported</b>	Youth Services
	<b>Needs Addressed</b>	Support services necessary for employment Develop and improve community centers Youth services
	<b>Funding</b>	CDBG: \$4,950 Private Contributions: \$7,500 State of North Carolina: \$20,000
	<b>Description</b>	The Academic Enhancement Program is an afterschool dropout prevention program that serves students who need to recover lost high school credits allowing them to graduate with their peers. The purpose of the Academic Enhancement Program is to address and assist in solving one of the risk factors contributing to high school dropout, failing grades. Being able to participate in extracurricular activities such as sports and to graduate with peers is important to students and keeps them in school. Failing grades prevent them from being able to do either of those things.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	The greatest number of students who participate in the program are failing in the core subjects (math, science, and English). Students enrolled will be able to earn course credits via the GradPoint online learning system. Students will engage in lessons and tests that are designed to show mastery through performance. Pre- and post tests are administered after each lesson module. Tutorials are built into the system; however, volunteer tutors are available on site to monitor on task behaviors and provide assistance when needed. Due to the high number of students needing assistance with math, we recruit certified math teachers.
17	<b>Project Name</b>	Pisgah Legal Services - Homelessness Prevention
	<b>Target Area</b>	City of Asheville Buncombe County
	<b>Goals Supported</b>	Homeless Services
	<b>Needs Addressed</b>	Services that support affordable housing & jobs End homelessness
	<b>Funding</b>	CDBG: \$44,550 Foundations: \$90,000 HUD Housing Counseling: \$18,000 Private Contributions: \$89,416 State of North Carolina: \$256,000 United Way: \$104,628
	<b>Description</b>	This project will prevent and reduce homelessness by providing free legal assistance to help very low-income residents prevent or delay eviction or foreclosure, stabilize housing for families by obtaining and/or protecting safe affordable housing by improving or preserving quality housing conditions. This project will focus on those individuals with special needs, specifically the homeless, by decreasing the length and frequency of homeless episodes and increasing the number of homeless placed in safe, affordable and permanent housing.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	This project provides legal advice and information to persons that enable them to avoid homelessness by preventing or delaying unnecessary evictions or foreclosures, stabilizing housing by obtaining or protecting safe, affordable housing and preserves and/or improves the quality of existing housing by eliminating or abating substandard housing conditions. Clients are served utilizing holistic legal practices, probing to find all legal barriers that affect the client's ability to meet their basic needs. Other available programs at Pisgah Legal Services include, Domestic Violence Prevention; Children's Law Project; Disability Assistance Project; Elder Law Project.
<b>18</b>	<b>Project Name</b>	The Support Center - Women's Business Center WNC
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Micro-Enterprise Assistance
	<b>Needs Addressed</b>	Start-up and growth of small and micro-businesses
	<b>Funding</b>	CDBG: \$45,920 County: \$50,000 Private Contributions: \$5,500
	<b>Description</b>	WBCW will provide high quality training, capital and technical assistance to nascent and existing minority and underserved small business owners in order to create living wage jobs for them and others.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	WBCW will provide high quality training, capital and technical assistance to nascent and existing minority and underserved small business owners in order to create living wage jobs for them and others.
<b>19</b>	<b>Project Name</b>	Asheville Buncombe Community Relations Council - Fair Housing
	<b>Target Area</b>	City of Asheville

	<b>Goals Supported</b>	Services directly supporting affordable housing
	<b>Needs Addressed</b>	Services that support affordable housing & jobs
	<b>Funding</b>	CDBG: \$10,391 County: \$939,674 Private Contributions: \$34,465
	<b>Description</b>	ABCRC will educate and engage populations that may be vulnerable to unlawful housing discrimination through outreach, education, and referral services. They will provide client services guiding individuals through the process of filing a complaint with the North Carolina Human Relations Commission.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	ABCRC will offer education and support for issues of housing discrimination. ABCRC will conduct outreach and education activities to vulnerable populations who have little knowledge regarding rights to fair housing due to potential barriers (language, transportation, apathy). ABCRC will conduct client services, providing a safe space for healthy dialogue, advocating for clients' rights, assisting clients to peacefully address issues of inequity, referring individuals to the appropriate organizations, aiding individuals in navigating the complaint process with the NCHRC, and ensuring individuals have the resources and support needed to engage in this process. Specific client services include conflict resolution activities, communication with NCHRC investigators, technical assistance, and making available postage, copier, fax machine, phones, and computers to aid clients in filing complaints.
<b>20</b>	<b>Project Name</b>	The ARC of Buncombe County - Asheville Tenant Based Rental Assistance
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Rent Assistance for Homeless Households
	<b>Needs Addressed</b>	Special Needs Housing Services that support affordable housing & jobs Housing services for persons with disabilities

	<b>Funding</b>	CDBG: \$15,000 HOME: \$19,000 Foundations: \$3,500 In-Kind: \$7,300 Private Contributions: \$11,250
	<b>Description</b>	The Arc of Buncombe County will provide Tenant-Based Rental Assistance to low and moderate-income households who have members who have been diagnosed with intellectual or developmental disabilities who are homeless or at-risk of being homeless.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Staff of the ARC will screen, assess and refer clients to proper service providers. For those who fit the HCMP criteria, staff will conduct an intake process to develop an action plan that will help ensure housing stabilization. The client will receive support in finding and securing an affordable (based on Fair Market Rent) and safe home (based on HQS inspection). The client will then have access to HOME funds that may be utilized for move-in and stabilization costs, which may include up to 100% of the following expenses: first month's rent, security deposit (not to exceed the equivalent of two months' rent for the unit), and utility deposits. In addition, The Arc will provide on average \$200 in discretionary support per client for other required items.
<b>21</b>	<b>Project Name</b>	Housing Assistance Corporation - Oklawaha Village Apartments
	<b>Target Area</b>	Henderson County
	<b>Goals Supported</b>	New Construction of Affordable Rental Housing
	<b>Needs Addressed</b>	New Rental Housing for HH at 60% AMI or Less Special Needs Housing End homelessness
	<b>Funding</b>	HOME: \$962,837 LIHTC: \$5,346,599 Deferred Developer Fee: \$382,849 Private Lending: \$1,000,000

	<b>Description</b>	Oklawaha Village Apartments will be a Low Income Housing Tax Credit (LIHTC) Development of 66 units of affordable rental housing to people earning 60% or less of the area median income. 40% of the apartments will be affordable to families earning <=50% AMI. There will 6 1BR; 30 2BR, and 30 3BR units .
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	66 affordable rental units will be constructed and available for leasing by September 1, 2017.
22	<b>Project Name</b>	Henderson County Habitat for Humanity - Dodd Meadows Phase II
	<b>Target Area</b>	Henderson County
	<b>Goals Supported</b>	New Construction for homeownership
	<b>Needs Addressed</b>	Special Needs Housing Promote homeownership for low-income households
	<b>Funding</b>	HOME: \$109,528 NCHFA: \$340,000 Private Contributions: \$625,000 Private Lending: \$460,000 Program Fees: \$60,000 SHOP: \$12,000
	<b>Description</b>	Constructions costs for 11 single-family affordable homes will be assisted in this project. 11 households at <60% Area Median Income will benefit from the opportunity to purchase these home.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	11 Single-Family affordable homes will be constructed to be available to individuals and families at <60% Area Median Income

23	<b>Project Name</b>	Homeward Bound - Asheville Tenant Based Rental Assistance
	<b>Target Area</b>	City of Asheville Buncombe County
	<b>Goals Supported</b>	Rent Assistance for Homeless Households
	<b>Needs Addressed</b>	Special Needs Housing End homelessness
	<b>Funding</b>	HOME: \$55,000 Continuum of Care: \$402,200 County: \$70,000 Other Federal Grants: \$1,554,400 Private Contributions: \$46,669 State of North Carolina: \$375,000 United Way: \$45,000
	<b>Description</b>	The Homeward Bound Asheville TBRA project provides up to 24 months (targeting 12 months) of rental and utility assistance to individuals and families who need permanent supportive housing to end their homelessness for good. This project provides rental assistance and case management services to the hardest-to-house, hardest-to-keep housed individuals and families in the community. This evidence-based program of permanent supportive housing through TBRA provides financial assistance and services provided specifically address issues such as mental health, addiction, physical health treatment, income procurement, budgeting, and life skills, which allow clients to live sustainable, independent lives in their own housing.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	Homeward Bound's TBRA program works with clients referred by the community's Coordinated Assessment System to find appropriate affordable housing based on their individual household needs. Upon moving into housing, the TBRA case manager visits with program participants on a regular basis working together to develop case management plans that address the issues that would hinder them from staying in housing. Plans address issues such as mental health, substance use, and chronic physical health, domestic violence, budgeting, transportation, and income procurement. TBRA program participants must willingly work with TBRA staff to choose their housing and accept case management services. Program participants meet with TBRA staff while in the program to work on their case management goals which help them move towards financial sustainability and independence.
24	<b>Project Name</b>	Homeward Bound - Buncombe Homeless Prevention & Rapid Re-Housing
	<b>Target Area</b>	City of Asheville Buncombe County
	<b>Goals Supported</b>	Rent Assistance for Homeless Households
	<b>Needs Addressed</b>	End homelessness
	<b>Funding</b>	HOME: \$40,000 ESG: \$71,382 Private Contributions: \$95,434 United Way: \$55,000
	<b>Description</b>	The Homeward Bound Buncombe County Rapid Re-housing Program provides short- to medium-term (targeting 3 to 6 months, up to 24 months) financial assistance and housing stabilization case management services to help individuals and families experiencing homelessness be rapidly re-housed and stabilize. This program targets households who would remain homeless if not for this type of housing intervention.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	Literally homeless households of individuals and families assessed and referred through the community's new Coordinated Assessment System and determined appropriate for rapid re-housing are eligible for this program. As mandated by the U.S. Department of Housing and Urban Development, the most vulnerable (those households with the highest scores) are triaged and served first. Homeward Bound's Rapid Re-housing program provides short- and medium-term financial assistance and housing stabilization case management services to households eligible for the program as funding allows. Financial assistance could include: security and utility deposits, rent and utility payments (current and past), and housing credit repair. Housing stabilization case management services include: housing search, move-in, case management, and transportation. Housing case management staff work with households to create Housing Stabilization Action Plans and provide support to help program participants maintain their housing long term. While in the program, participants need to work with the Rapid Re-housing case manager to choose their housing and accept housing stabilization case management services and meet with case manager at least twice per month.
25	<b>Project Name</b>	Homeward Bound - Henderson Homeless Prevention & Rapid Re-Housing
	<b>Target Area</b>	Henderson County
	<b>Goals Supported</b>	Rent Assistance for Homeless Households
	<b>Needs Addressed</b>	End homelessness
	<b>Funding</b>	HOME: \$75,000 ESG: \$30,938 Private Contributions: \$9,550 United Way: \$53,000
	<b>Description</b>	The Homeward Bound Henderson County Rapid Re-housing Program provides short- to medium-term (targeting 3 to 6 months, up to 24 months) financial assistance and housing stabilization case management services to help individuals and families experiencing homelessness be rapidly re-housed and stabilize. This program targets households who would remain homeless if not for this type of housing intervention.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	

	<b>Location Description</b>	
	<b>Planned Activities</b>	Literally homeless households of individuals and families assessed and referred through the community's new Coordinated Assessment System and determined appropriate for rapid re-housing are eligible for this program. As mandated by the U.S. Department of Housing and Urban Development, the most vulnerable (those households with the highest scores) are triaged and served first. Homeward Bound's Rapid Re-housing program provides short- and medium-term financial assistance and housing stabilization case management services to households eligible for the program as funding allows. Financial assistance could include: security and utility deposits, rent and utility payments (current and past), and housing credit repair. Housing stabilization case management services include: housing search, move-in, case management, and transportation. Housing case management staff work with households to create Housing Stabilization Action Plans and provide support to help program participants maintain their housing long term. While in the program, participants need to work with the Rapid Re-housing case manager to choose their housing and accept housing stabilization case management services and meet with case manager at least twice per month.
26	<b>Project Name</b>	Douglas NC, LLC - East Haven Apartments
	<b>Target Area</b>	Buncombe County
	<b>Goals Supported</b>	New Construction of Affordable Rental Housing
	<b>Needs Addressed</b>	New Rental Housing for HH at 60% AMI or Less Special Needs Housing Coordinate housing development with transportation
	<b>Funding</b>	HOME: \$1,062,163 LIHTC: \$5,124,669 Buncombe County Housing Services Fund: \$200,000 Private Lending: \$1,110,971
	<b>Description</b>	Construction of 60 new affordable rental units for low income families in Swannanoa, NC. Eligible families will have incomes at or below 60% of the area median income. The development will offer rents below market rate rents. The development will be constructed as garden apartments with 1, 2, and 3 bedroom units in five buildings. The site is within one tenth mile of a grocery store and pharmacy.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Construct 60 affordable rental units for families making at or below 60% AMI.
27	<b>Project Name</b>	CDBG Program Administration
	<b>Target Area</b>	City of Asheville Buncombe County Henderson County Madison County Transylvania County
	<b>Goals Supported</b>	New Construction of Affordable Rental Housing Rent Assistance for Homeless Households Housing rehabilitation New Construction for homeownership Job Training and Placement by CBDO Micro-Enterprise Assistance Services directly supporting affordable housing Homeless Services Services for housing for disabled persons Youth Services

	<b>Needs Addressed</b>	<p>New Rental Housing for HH at 60% AMI or Less</p> <p>Special Needs Housing</p> <p>Promote homeownership for low-income households</p> <p>Target low wealth neighborhoods for improvements</p> <p>Preserve existing housing</p> <p>Coordinate housing development with transportation</p> <p>Create sustainable jobs for low-income persons</p> <p>Job training and placement</p> <p>Start-up and growth of small and micro-businesses</p> <p>Support services necessary for employment</p> <p>Improve food security, healthy food availability</p> <p>Develop multi-modal transportation</p> <p>Develop and improve community centers</p> <p>Services that support affordable housing &amp; jobs</p> <p>End homelessness</p> <p>Housing services for persons with disabilities</p> <p>Youth services</p>
	<b>Funding</b>	CDBG: \$204,919
	<b>Description</b>	Administration of the CDBG Program by the City of Asheville. City staff performs the functions needed to carry out the program in accordance with federal regulations, including financial management, program planning, evaluating grant requests, monitoring sub recipients, technical assistance, facilitating citizen participation, carrying out environmental reviews and reporting on program progress.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Administrative and Planning Activities
<b>28</b>	<b>Project Name</b>	HOME Program Administration
	<b>Target Area</b>	<p>City of Asheville</p> <p>Buncombe County</p> <p>Henderson County</p> <p>Madison County</p> <p>Transylvania County</p>

	<b>Goals Supported</b>	New Construction of Affordable Rental Housing Rent Assistance for Homeless Households Housing rehabilitation New Construction for homeownership Job Training and Placement by CBDO Micro-Enterprise Assistance Services directly supporting affordable housing Homeless Services Services for housing for disabled persons Youth Services
	<b>Needs Addressed</b>	New Rental Housing for HH at 60% AMI or Less Special Needs Housing Promote homeownership for low-income households Target low wealth neighborhoods for improvements Preserve existing housing Coordinate housing development with transportation Create sustainable jobs for low-income persons Job training and placement Start-up and growth of small and micro-businesses Support services necessary for employment Improve food security, healthy food availability Develop multi-modal transportation Develop and improve community centers Services that support affordable housing & jobs End homelessness Housing services for persons with disabilities Youth services
	<b>Funding</b>	HOME: \$93,403
	<b>Description</b>	Administration of the HOME program by the City of Asheville's Community Development Division. Tasks include financial management, program planning, evaluating grant requests, monitoring CHDO's and sub recipients, providing technical assistance and reporting
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	Administration and Planning
29	<b>Project Name</b>	Project Delivery
	<b>Target Area</b>	City of Asheville Buncombe County Henderson County
	<b>Goals Supported</b>	New Construction of Affordable Rental Housing Rent Assistance for Homeless Households New Construction for homeownership
	<b>Needs Addressed</b>	New Rental Housing for HH at 60% AMI or Less Special Needs Housing Promote homeownership for low-income households
	<b>Funding</b>	HOME: \$25,000
	<b>Description</b>	Project delivery costs for the City of Asheville, to be associated with individual projects as necessary during the program delivery phase.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Project delivery activities.

## **AP-50 Geographic Distribution - 91.420, 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

2015-2016 assistance will be offered in two of the four participating Consortium counties, and in the City of Asheville. Two CDBG programs will provide assistance in and from areas of low-income and minority concentration:

- Green Opportunities' Job Training and Placement will be offered from the Eddington Center, located in the City of Asheville Southside neighborhood, in the East of the Riverway area. Participants will be primarily from designated CBDO neighborhoods.
- Eagle Market Streets Development Corporation Empowering Residents will be offered from their office located on Market Street (locally known as "The Block"). participants will primarily be public housing residents.

### **Geographic Distribution**

Target Area	Percentage of Funds
East of the Riverway	8

**Table 4 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The Asheville Regional Housing Consortium "Planning Levels" provide each Consortium member with a planned fair share of resources that, while not a geographic allocation, can be used together with prior allocations to provide a sense of how HOME resources are being used to help meet housing needs in their jurisdictions. While not every member government will see a project in their jurisdiction each year, this system helps ensure that housing needs throughout the Consortium are being addressed over time.

The City of Asheville seeks to maximize impact of its CDBG resources: programmatically, financially and geographically. The east of the Riverway target area has a concentration of low-income persons, and minority persons. This area will see significant investment over the next five years. This year's allocation to Green Opportunities will continue to support a successful program, and will as well support the developing role of the Eddington Center in workforce and economic development.

### **Discussion**

## Affordable Housing

### AP-55 Affordable Housing - 91.420, 91.220(g)

#### Introduction

Addressing the affordable housing supply deficit, described in our Housing Needs Assessment, is the highest priority of this Action Plan.

One Year Goals for the Number of Households to be Supported	
Special-Needs	0
Total	0

**Table 5 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	
Rehab of Existing Units	
Acquisition of Existing Units	
Total	

**Table 6 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

With seven public housing authorities within the Consortium region, the relationship of public housing to community development activities is diverse. The Housing Authority of the City of Asheville (HACA) and the City of Asheville have a close collaborative relationship. HACA is participating in the Rental Assistance Demonstration program, and may serve as a model for the other housing authorities during the next five years.

All public housing authorities in the region seek to maintain and improve the housing for the benefit of public housing residents.

Of concern to all local housing authorities is the availability of private housing for Voucher holders.

### **Actions planned during the next year to address the needs to public housing**

The Resident Empowerment program of the Eagle Market Streets Development Corporation will actively recruit public housing residents for its program in the coming year. Green Opportunities will also actively recruit public housing residents, and serves the community from the Eddington Center, a HACA-owned community facility that was funded by a HUD Capital Grant.

HACA is actively planning for the redevelopment of its Lee Walker Heights public housing community. This 96 unit community is the oldest and most physically obsolete of HACA's holdings. HACA hopes to have design completed in the next year, and to have applied for first phase financing, in what it intends to be, when complete a 200 units mixed-income residential development that will preserve 96 units for very low income residents.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The Asheville Residents Council has been the focus of a two year program funded by the Z Smith Reynolds Foundation to empower residents leaders through the "Circle Forward" program, which is a Dynamic Self-Governance process. Asheville City and Housing Authority staff have been participating in this process.

HACA also maintain a Family Self-Sufficiency Program. CDBG funds have been conditionally awarded to the Eagle Market Streets Development Corporation for an entrepreneurship program that also posits

potential home ownership as a program outcome.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

No PHA's in the region are designated as troubled.

**Discussion**

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

Ending and reducing homelessness is a priority goal for the participating jurisdiction. Overall homelessness numbers, after a several year period of remaining relatively flat for non-chronic homeless persons and significant reduction in chronic homelessness, have risen in the past 12 months due to the near zero vacancy rate of available affordable units. Efforts to address the growing affordable housing crisis are at the forefront of new strategies of ending and reducing homelessness, along with the on-going successful efforts of utilizing a Housing First best practice model with both Rapid Re-housing and Permanent Supportive Housing subsidy and case management.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Increased access to the new Coordinated Assessment models being used by the Buncombe County and Balance of State Continuum of Care, utilizing HOME funding for targeted Tenant-Based Rental Assistance, ESG funding for Rapid Re-housing Services, Continuum of Care funding for Permanent Supportive Housing and the on-going collaboration of community service providers, Public Housing Authorities, and local government support will result in more than 3,000 homeless persons completing a housing assessment and being assisted in determining a path back into safe, stable and permanent housing.

A priority goal for each part of the PJ's region is: "Provide affordable and accessible housing to persons with special needs including the homeless...and help people sustain stable housing through support services coordinated with housing development." This goal contributes in Buncombe County through a Projects for Assistance in Transition from Homelessness (PATH) team dedicated to outreach and assessment for homeless persons, with a focus on unsheltered and other highly vulnerable individuals and households. The PATH team is embedded at the lead agency for housing for homeless persons in order to streamline access to housing for these highly vulnerable individuals. Buncombe County has a Coordinated Assessment process, as required by HUD, for all homeless providers and programs. This process uses the best practice Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT) to determine acuity and connect individuals to housing and supportive services. Henderson, Transylvania and Madison Counties are a part of the Balance of State Continuum of Care. Henderson and Transylvania Counties have expanded capacity for outreach through non-profit providers' outreach staff and shelter staff outreach in order to more effectively assess the vulnerability of unsheltered persons and connect to appropriate housing and supportive services.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The priority goal of “Provide affordable and accessible housing to persons with special needs including the homeless...and help people sustain stable housing through support services coordinated with housing development,” supports the public-private partnerships within the PJ’s region among emergency and transitional housing providers as part of a coordinated system of care that leads to sustainable, permanent housing.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Three priority goals support these efforts: “1. Provide affordable housing for households earning 60% of median income or less 2. Provide affordable and accessible housing to persons with special needs including the homeless...and help people sustain stable housing through support services coordinated with housing development, 3. Coordinate housing development with transportation, jobs and services and make efficient use of available land and infrastructure.” Each of these goals support on-going and augmented efforts to target persons and households at 60% AMI or less through public and private outreach strategies for housing assistance; increase the number of affordable units available to homeless persons and households; and streamline access for opportunities to increase income. Buncombe County intends to end chronic homelessness and Veterans homelessness by the end of 2016, in line with federal strategic goals to end and reduce homelessness.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Four priority goals support these efforts: “1. Provide affordable housing for households earning 60% of median income or less 2. Provide affordable and accessible housing to persons with special needs including the homeless...and help people sustain stable housing through support services coordinated with housing development, 3. Coordinate housing development with transportation, jobs and services and make efficient use of available land and infrastructure. 4. Preserve existing housing and focus preservations efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing.”

Strategies include engagement with local re-entry councils working with individuals returning from

correctional institutions to assess for appropriate housing match and needed supportive services; collaborating with County Health and Human Services to identify youth aging out of foster care needing permanent housing; strengthening the Coordinated Assessment process to include County Health and Human Services as well as the employment and housing specialists working through the Managed Care Organization that serves the entire PJ region.

## **Discussion**

## **AP-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

The City of Asheville and the Asheville Regional Housing Consortium are committed to affirmatively furthering fair housing. Policy guidance is provided through the 2012 Analysis of the Impediments to Fair Housing, produced by the Land of Sky regional Council and the City of Asheville.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City of Asheville continues to reform its development ordinances to reduce barriers to affordable housing. Last year, Asheville significantly increased housing densities by right in 12 urban/commercial corridors, and added density bonuses for affordable housing in those zoning districts. City land use regulations will continue under review to reduce barriers. The City's Affordable Housing Advisory Committee has made specific recommendations for reform this year, including reducing barriers for the creation of accessory apartments and reviewing density limits in all City zoning districts. Additionally, the City has a Land Use Incentive Grant program that is available to residential developers who commit to providing affordable and workforce housing. This program is under review and changes to make it more focused and accessible will be recommended later this year.

### **Discussion**

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

Both CDBG and HOME programs prioritize and emphasize activities that address the needs of underserved and persons in poverty.

### **Actions planned to address obstacles to meeting underserved needs**

1. Economic development activities will focus on the needs of economically disadvantaged persons, specifically in workforce training and job attainment and retention. Projects taking this action include the Green Opportunities "Job Training and Placement Program," and the Eagle Market Streets Development Corporation "Empowering Residents" program.
2. Housing activities will primarily benefit persons earning less than 60% of median income. Two proposed rental developments (East Haven and Oklawaha) will together create 126 new units of housing affordable to households earning less than 60% of median income. All TBRA activities will support very low income households.

### **Actions planned to foster and maintain affordable housing**

1. Affordable housing is the highest priority off the Annual Plan, and is focused on both supporting new affordable housing production and capacity building. Supported projects include two new tax LIHTC developments (126 units); 31 new affordable homeownership units; 66 households directly supported with TBRA; and housing services supporting those activities.
2. Actions to end homelessness will include supportive housing and case management.

### **Actions planned to reduce lead-based paint hazards**

Activities performed under the two emergency repair grants will include an assessment of the presence of LBP; and will address any found hazard if surfaces with those hazards are to be disturbed. All households receiving those services will be informed of the dangers of lead based paints.

### **Actions planned to reduce the number of poverty-level families**

1. Families benefitting from affordable housing activities will no longer be housing cost-burdened. This includes 126 renter households, 31 new ownership households, 18 households with intellectual disability.

2. Families receiving workforce training and job placement will increase their earning capacity. 100 persons in two funded programs will achieve this benefit.
3. Collaboration with Housing Authorities will target resources to very low income households. This collaboration is a focus of the Eagle Market Streets Development Corporation project.
4. Persons receiving public services will benefit from budgeting education. 238 persons with incomes of 50% or less of median will be served.
5. Persons receiving public services will avoid eviction and displacement. The Pisgah Legal Services program will serve 570 persons.

### **Actions planned to develop institutional structure**

1. Continued effort will be made to increase rural housing capacity, specifically in Madison and Transylvania Counties.
2. Consortium members will continue to assess how best to support capacity building for affordable housing.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The Housing Services activities being performed by Homeward Bound (in Asheville, Buncombe County and Henderson County), in conjunction with TBRA, actively enhance coordination between housing providers and service agencies.

### **Discussion**

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

#### Introduction

The City of Asheville and the Asheville Regional Housing Consortium complies with all HOME requirements. The Consortium has chosen the recapture provisions to ensure that housing funded with HOME funds remain affordable during the affordability period.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	59,023
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>59,023</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

No other forms of investment are anticipated being used.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The Asheville Regional Housing Consortium has adopted Recapture provisions. Major elements are:

- The Consortium requires the recapture of its HOME-funded direct homebuyer assistance from net sales proceeds when the original HOME-assisted homebuyer(s) sells or otherwise transfers ownership of the unit during the affordability period, either voluntarily or involuntarily, i.e. foreclosure or short sale. If the assisted homebuyer(s) do not maintain their status as owner occupants, the full HOME investment in the activity, including any direct homebuyer assistance and any development subsidy, are subject to repayment.

- Net sales proceeds are the cash funds remaining from the sale of the property by the original homebuyer less the repayment of the outstanding balance on any superior mortgage(s) and seller's closing cost. The amount of recaptured funds from net proceeds may not exceed the amount of net proceeds available from the sale. When net sales proceeds are equal or exceed the original HOME-funded direct homebuyer assistance (plus any shared appreciation), that assistance will be repaid in full. Any net sales proceeds remaining after the recapture of the direct homebuyer assistance and any shared appreciation will be returned to the original homebuyer(s).

- In the event the homebuyer sells the unit during the affordability period and the net proceeds are not sufficient to recapture the entire HOME-funded direct homebuyer assistance and any shared appreciation, all net sales proceeds will be recaptured.

\* HOME-funded direct homebuyer assistance will be provided as loans in one of two ways. The HOME loan may extend for as long as the original homebuyer owns the home, including any period of ownership beyond the HOME affordability period. The local CHDO or subrecipient administering a homebuyer program for the City may choose among the following two options on a program by program basis of assistance. The two loan structures include:

- a. A non-amortizing, non-forgivable, 0% interest rate, deferred second mortgage loan.

- b. A non-amortizing, non-forgivable deferred payment loan that will be repaid at the same rate as the appreciation of the value of the house. A home's appreciation will be the difference between the original homebuyer's purchase price and the price at which it is later sold.

- The recapture provision is enforced through execution of a written agreement, which identifies the period of affordability, primary residency requirement, and terms and conditions required when using the recapture provision, 24 CFR Part 92.254(a)(5)(i)(A). The City of Asheville, as a Participating Jurisdiction must be included as a party, along with the CHDO or subrecipient to the written agreement associated with the HOME funds provided to eligible homebuyers.

- Recaptured funds may be retained by the CHDO that developed and sold the house to the original buyer and must be used for HOME eligible activities in accordance with the requirements of the HOME statute and regulations. The funds are not considered "CHDO proceeds."

- Recaptured HOME funds provided by a subrecipient, including non-profits that are not CHDOs, will be recaptured by the Consortium or, if so specified in the grant written agreement, retained by the subrecipient to be used for HOME eligible activities in accordance with the requirements of the HOME statute and regulations.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Housing that is acquired for homeownership using HOME funds will comply with the following:

1. The purchase price may not exceed the HOME Maximum Purchase Price for single-family housing for the area.
  2. If repairs are necessary, the appraised value of the property (after rehabilitation) may not exceed the HOME Maximum Purchase price.
  3. The household must have an annual income of 80% or less of the HUD established area median, adjusted for household size.
  4. The property must be used as the household's principal residence.
  5. The HOME assistance is limited to the minimum required to make the unit affordable.
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

There are no plans to use HOME funds to refinance debt.

## Discussion